

8161730

Vantage Point Bank

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower: James DiDio Co-Borrower: Maria Green DiDio

TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number		Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 1,900,000.00	3.375 %	360	<input type="checkbox"/> GPM	<input checked="" type="checkbox"/> ARM (type):	1677

PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
1211 Mirabeau Ln, Gladwyne, PA 19035 County: Montgomery	
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
James DiDio, Maria Green	Joint tenants	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		
Checking/Savings		

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
James DiDio				Maria Green			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
1553	610-658-0202	1954		5831	610-658-0202	1959	
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)			<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)		
<input type="checkbox"/> Separated	no. ages			<input type="checkbox"/> Separated	no. ages		
Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.		Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	
1320 Monk Rd Gladwyne, PA 19035		5Y		1320 Monk Rd Gladwyne, PA 19035		5Y	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
1320 Monk Rd Gladwyne, PA 19035				1320 Monk Rd Gladwyne, PA 19035			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.		Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	

Borrower				Co-Borrower			
Name & Address of Employer				Name & Address of Employer			
RTC Holdings LLC 150 Radnor Chester Rd Wayne, PA 19087				RLC Holdings LLC 150 Radnor Chest Rd Wayne, PA 19087			
Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. on this job	Yrs. employed in this line of work/profession	Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. on this job	Yrs. employed in this line of work/profession
Owner	215-651-6111	5Y	20	Owner	215-520-9906	5Y	20
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							



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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 60,000.00	\$ 60,000.00	\$ 120,000.00	Rent	\$	
Overtime				First Mortgage (P&I)	6,736.00	8,399.83
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	200.00	200.00
Dividends/Interest				Real Estate Taxes	4,468.00	9,212.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$ 60,000.00	\$ 60,000.00	\$ 120,000.00	Total	\$ 11,402.00	\$ 17,811.83

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.
Completed ☐ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:		\$ 50,000.00	HUDSON CITY SAVINGS BA	\$ Payment/Months
Real Estate Agent			WEST 80 CENTURY ROAD	6,735.00 220
			PARAMUS, NJ 07652	1,485,732.00
			Acct. no. [REDACTED]	
List checking and savings accounts below			Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			HUDSON CITY	7,452.00 260
Parke Bank				1,037,500.00
			Acct. no. [REDACTED]	
Acct. no.	\$ 520,000.00		Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			AMEX	0.00 0
Parke Bank			PO BOX 297871	65,541.00
			FORT LAUDERDALE, FL 33329	
Acct. no.	\$ 250,000.00		Acct. no. [REDACTED]	
Name and address of Bank, S&L, or Credit Union				



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NET ASSETS AND LIABILITIES (cont.)					
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		JPM CHASE	1,162.00 14	16,270.00	
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)		CHASE	875.00 0	6,125.00	
Invest Securities BNY	800,000.00 4,980,000.00	900 STEWART AVE FL 3 GARDEN CITY, NY 11630			
Life Insurance net cash value	\$	Acct. no.	\$ Payment/Months	\$	
Face amount \$		SALLIE MAE	51.00 112	5,762.00	
Subtotal Liquid Assets	\$ 6,600,000.00				
Real estate owned (enter market value from schedule of real estate owned)	\$ 6,875,000.00	Acct. no.	\$ Payment/Months	\$	
Vested interest in retirement fund	\$ 220,000.00	See Sch Of Liabilities	326.00	13,972.00	
Net worth of business(es) owned (attach financial statement)	\$ 4,500,000.00				
Automobiles owned (make and year)	\$	Acct. no.			
Other Assets (Items)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:			
Collectibles	2,400,000.00	Job-Related Expense (child care, union dues, etc.)			
Plane	750,000.00				
Furniture	1,750,000.00				
Subordinated Debt to Business	2,000,000.00	Total Monthly Payments	\$ 16,601.00		
Total Assets a.	\$ 25,095,000.00	Net Worth (a minus b)	\$ 22,454,098.00	Total Liabilities b.	\$ 2,630,902.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1320 Monk Rd Gladwyne, PA 19035 HSB	PS SFR	\$ 4,000,000.00	\$ 1,485,732.00	\$	\$ 6,735.00	\$ 0.00	\$
7507 Bayshore Dr Margate City, NJ 08402	SFR	2,075,000.00	1,037,500.00		7,462.00	0.00	
7506 Bayshore Dr Margate City, NJ 08402 sold	PS LAND	800,000.00	0.00		0.00	0.00	
Totals		\$ 6,875,000.00	\$ 2,523,232.00	\$	\$ 14,197.00	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name Creditor Name Account Number


NET DETAILS OF TRANSACTION		NET DECLARATIONS		
a. Purchase Price	\$ 3,800,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower	Co-Borrower
b. Allocations, improvements, repairs			Yes No	Yes No
c. Land (if acquired separately)				
d. Refinance (incl. debts to be paid off)				
e. Estimated prepaid items	2,578.13			
f. Estimated closing costs	92,598.00			
g. PMI, MIP, Funding Fee				
h. Discount (if Borrower will pay)				
i. Total costs (add items e through h)	3,895,176.13			
j. Subordinate financing				
k. Borrower's closing costs paid by Seller				

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date and forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any representation that I have made in this application, either in written parlance including, but not limited to, this or in person or by other means; (2) the information provided in this application is true and correct as of the date and forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any representation that I have made in this application, either in written parlance including, but not limited to, this or in person or by other means; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all encumbrances made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicer, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, attorneys, successors or assigns may rely on the information contained in this application, and it is understood and agreed that the information provided in this application is true and correct as of the date and forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any representation that I have made in this application, either in written parlance including, but not limited to, this or in person or by other means; (8) the Lender, its servicer, successors or assigns may rely on the information contained in this application, and it is understood and agreed that the information provided in this application is true and correct as of the date and forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any representation that I have made in this application, either in written parlance including, but not limited to, this or in person or by other means; (9) the Lender, its servicer, successors or assigns may rely on the information contained in this application, and it is understood and agreed that the information provided in this application is true and correct as of the date and forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any representation that I have made in this application, either in written parlance including, but not limited to, this or in person or by other means; (10) neither Lender nor its agents, brokers, attorneys, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) no transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (including audio and video recordings), or any facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Additional Statement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicer, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a reasonably existing source.

Borrower's Signature: [Signature] Date: 7-28-13 Co-Borrower's Signature: [Signature] Date: 7-28-13

OFFICIAL HOME DEPARTMENT MONITOR THE BUREAU OF CONSUMER FINANCIAL PROTECTION

<p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity. Fair housing and home mortgage discrimination laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p>	
<p>BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White</p> <p>Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male</p>	<p>CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White</p> <p>Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male</p>
<p>To be Completed by Loan Originator: This information was provided: <input checked="" type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet</p>	
<p>Loan Originator's Signature </p> <p>Loan Originator's Name (print or type) Michael Santacrose</p> <p>Loan Originator Company's Name Yantage Point Bank</p>	<p>Loan Originator's Identification Number 697020</p> <p>Loan Originator Company's Address 486883</p>
<p>Date 01/28/2013</p> <p>Loan Originator's Phone Number (including area code) 267-454-7600</p> <p>Loan Originator Company's Address 100 Whittier Road Suite 140 Horsham, PA 19044</p>	

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
i. Other Credits (explain) Cash Deposit On Sales Contract	50,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower	Co-Borrower
				Yes No	Yes No
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		h. Is any part of the down payment borrowed?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		i. Are you a co-maker or endorser on a note?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,900,000.00	j. Are you a U.S. citizen?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (add m & n)	1,900,000.00	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>
p. Cash from / to Borrower (subtract j, k, l & o from l)	1,945,176.13	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		PR SP	PR SP

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

ACKNOWLEDGEMENT: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: *[Signature]* Date: *7-28/13* Co-Borrower's Signature: *[Signature]* Date: *7-28/13*

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and assume if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to ensure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:

☐ In a face-to-face interview
☒ In a telephone interview
☐ By the applicant and submitted by fax or mail
☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature <i>[Signature]</i>	Date 01/25/2013
Loan Originator's Name (print or type) Michael Santorusso	Loan Originator's Phone Number (including area code) 257-464-7000
Loan Origination Company's Name Vantage Point Bank	Loan Origination Company's Address 100 Witmer Road Suite 140 Horsesham, PA 19044

James DiDio



Vantage Point Bank

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: James DiDio	Agency Case Number:
	Co-Borrower: Maria Green	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	1/28/13	X 	1/28/13

Uniform Residential Loan Application
Freddie Mac Form 56 706 (rev. 8/06)

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